



January 31, 1991

Mrs. Rose Ann Chasman
2604 West Jarvis
Chicago, IL 60645

Dear Mrs. Chasman:

RE: CD NO. 873300
CUSTOMER NO. 472258

Thank you for bringing to my attention your concern regarding the referenced three year IRA Certificate of Deposit.

While the 12% minimum renewal offer was intended for the first renewal only, I understand that you believed it applied to each three year renewal of the CD.

Therefore, let me assure you that First Chicago will honor its commitment as originally understood by you. I will personally see that your three year CD receives a minimum rate of 12% for all future renewals of the three year term.

If I can be of any further service, please do not hesitate to call.

Sincerely,

Ronald C. Mitchell
Account Executive
Savers Banking Center

RCM:kb